

United States Bankruptcy Court

District of Utah



In re

Yuliana Cecilia Flores–Escobar and Kenneth Louis M Flores,
Debtor

Case Number 18–29141 JTM
Chapter 7

Stephen W. Rupp,

Plaintiff

v.

Adversary Proceeding
No. 19–02087 JTM

Yuliana Cecilia Flores–Escobar et al.,
Defendant

**NOTICE REGARDING THE FILING OF A COMPLAINT
OBJECTING TO YOUR BANKRUPTCY DISCHARGE**

You have been named as a defendant in a complaint, filed in your bankruptcy case, that seeks to either deny your discharge of all debts under 11 U.S.C. § 727 or to determine that a specific debt should be excepted from discharge under 11 U.S.C. § 523. If you have not yet been served with a copy of the summons and complaint, you likely will be within the next few days. Even if you have already received your bankruptcy discharge, this is a serious matter that you should not ignore.

While individual debtors are entitled to appear without an attorney and represent themselves in the bankruptcy court, this nonetheless requires full compliance with the law and procedural rules which can be complex, confusing, and could result in severe consequences for you personally. Before deciding to represent yourself in this complaint, which may result in a full or partial denial of your financial fresh start under bankruptcy law, you should consider consulting an attorney.

Whether you are already represented by an attorney in your bankruptcy case or not, you may qualify for free legal assistance in defending against this complaint if you cannot afford to pay for an attorney. To determine if you qualify for free legal assistance, you must contact:

Utah Legal Services
205 North 400 West
Salt Lake City, UT 84103
Phone: 800.662.4245
Fax: 801.869.2715

NOTE: When you contact Utah Legal Services, you must have a copy of your Summons and Complaint readily available and inform them you are seeking assistance under the Utah State Bar Pro Bono Bankruptcy Project. Utah Legal Services will review your situation and determine if you are eligible for this program. If you qualify, a volunteer attorney may be appointed to represent you without payment of attorneys' fees. However, while some costs are covered by the program, you may still be responsible for the payment of other costs.

Dated: August 9, 2019

For the Court

A handwritten signature in cursive script, appearing to read "David A. Sime".

David A. Sime
Clerk of Court

United States Bankruptcy Court
District of Utah
350 South Main, #301
Salt Lake City, UT 84101
Tel. (801) 524–6687

<https://www.utb.uscourts.gov>
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